

WINTRUST FINANCIAL CORPORATION

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 2260406	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$383	\$714	86.5%		
Loans	\$321	\$492	53.1%		
Construction & development	\$8	\$8	3.3%		
Closed-end 1-4 family residential	\$11	\$28	151.8%		
Home equity	\$19	\$25	35.0%		
Credit card	\$0	\$0			
Other consumer	\$65	\$50	-23.4%		
Commercial & Industrial	\$96	\$144	50.6%		
Commercial real estate	\$46	\$99	114.5%		
Unused commitments	\$54	\$76	40.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$22	419.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$74	462.5%		
Cash & balances due	\$10	\$60	480.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$345	\$638	85.0%		
Deposits	\$343	\$626	82.3%		
Total other borrowings	\$0	\$7			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$38	\$76	100.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	12.3%	--		
Tier 1 risk based capital ratio	10.9%	10.7%	--		
Total risk based capital ratio	11.7%	11.1%	--		
Return on equity ¹	6.1%	5.8%	--		
Return on assets ¹	0.6%	0.6%	--		
Net interest margin ¹	3.9%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	145.0%	58.7%	--		
Loss provision to net charge-offs (qtr)	173.2%	53.9%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	1.9%	23.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.4%	2.0%	2.7%	0.1%	--
Home equity	0.1%	1.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.0%	0.0%	--
Commercial & Industrial	0.5%	0.7%	0.0%	0.0%	--
Commercial real estate	0.0%	0.4%	0.1%	0.0%	--
Total loans	0.6%	0.9%	0.1%	0.1%	--